

**IN THE ABSTRACT**

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In re Patent Application of:  
Samuel S. Tenembaum

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For: ON-LINE MARKET ENVIRONMENT (OLME)

**ABSTRACT PAGE**

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## **ON-LINE MARKET ENVIRONMENT (OLME)**

### **ABSTRACT OF THE DISCLOSURE**

A new method of conducting loan transactions which features a Web-based community of reversed credit auctions where Borrowers present their credit needs and collaterals and  
15 Lenders analyze those projects on a caveat emptor basis and compete through the interest rates. This method, being a Consumers to Business direct model will reduce the Borrower's costs and increase Lenders' returns.